

Fill in this information to identify the case:

Debtor 1 James Michael Hanna  
Debtor 2 Sara Kathryn Hanna  
(Spouse, if filing)  
United States Bankruptcy Court for the: EASTERN DISTRICT OF Wisconsin  
Case Number 20-21433

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Chalet Series IV Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to

Date of payment change:

identify the debtor's account: 5170

Must be at least 21 days after date

06/01/2020

of this notice

New total payment: \$ 1187.56

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjusted

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow statement in a form prepared consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjusted

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 9 %

New interest rate: 8.75 %

Current principal and interest payment: \$ 935.08

New principal and interest payment: \$ 921.42

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

*(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 James Michael Hanna and Sara Kathryn Hanna  
First Name Middle Name Last Name

Case number (*if known*) 20-21433

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

*X* Christopher K. Baxter by permission  
/s/ Keith Allen Daniels Date 05/05/2020

Print: Christopher K. Baxter by permission Keith  
Allen Daniels Attorney \_\_\_\_\_  
First Name Middle Name Last Name

Company Marinosci Law Group, P.C.

Address 134 N. LaSalle Street, Suite 1900  
Number  Street   
Chicago Illinois 60602  
City  State  ZIP Code

Contact phone 312-940-8580 Email ecf@mlg-defaultlaw.com



323 5TH STREET (95501)  
P.O. BOX 35  
EUREKA, CA 95502  
800-603-0836  
FAX (707) 443-1562  
8:00 a.m. - 5:00 p.m. PST  
Main Office NMLS [REDACTED]  
Branch Office NMLS [REDACTED]

May 4, 2020

JAMES HANNA  
PO BOX 101  
COLUMBUS, WI 53925

**Para información en español llame al (800) 603-0836 ext 2643 o ext 2660**

***YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.***

Loan ID: [REDACTED]  
PROPERTY ADDRESS: 204 EAST EMERALD DR., REESEVILLE, WI 53579

**NOTICE OF NEW PAYMENT ADJUSTMENT**

SN Servicing has performed a review on your loan and in accordance with the terms of your Original ARM Note, your recent ARM Adjustment Notice dated FEBRUARY 18, 2020 has changed.

Effective with the JUNE 01, 2020 payment, your new principal & interest payment is \$921.42 and the interest rate is 8.75% which is based on an amortizing UPB of \$92,193.12 over 180 months and will continue to adjust in accordance with the terms of the Original ARM Note.

Please continue to mail your payments as specified in your billing statement. If you have any questions about this notice, you can contact us at the number below.

SN Servicing Corporation  
Toll Free: (800) 603-0836

**CERTIFICATE OF SERVICE**

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on the 6th day of May, 2020.

James Michael Hanna  
204 Emeral Drive  
Reeseville, WI 53579

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204 Emeral Drive  
Reeseville, WI 53579

James Michael Hanna  
PO BOX 101  
COLUMBUS, WI 53925

Sara Kathryn Hanna  
204 Emeral Drive  
Reeseville, WI 53579

Sara Kathryn Hanna  
PO BOX 101  
COLUMBUS, WI 53925

Marinosci Law Group, P.C.  
*/s/Renee Reyna*  
Email: [ecf@mlg-defaultlaw.com](mailto:ecf@mlg-defaultlaw.com)  
ATTORNEYS FOR CREDITOR